

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2761  
Examiner: Ms. L. PLUTA

In re PATENT APPLICATION of

Applicant : James R. DeFrancesco et al

App'n. No. : 08/922,462

Filed : Sept. 3, 1997

For : AUTOMATED CREDIT  
APPLICATION SYSTEM

Atty. Dkt. : CMSI-0003

DEC 01 1998

SECOND  
PRELIMINARY  
AMENDMENT

RECEIVED

DEC 07 1998

Group 2700

DATE: December 1, 1998

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Prior to Examination, please amend the application as follows:

**IN THE CLAIMS:**

Please add the following new claims 32 to 37:

-- 32. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices and remote funding source terminal devices, wherein the system processes credit applications entered through a web site, the method comprising:

receiving credit application data from a consumer through the web site;

selectively forwarding the credit application data to at least one remote funding source terminal device; and

selectively forwarding funding decision data from the at least one remote funding source terminal device to consumer through the web site.

Preliminary Amendment

- 1 -

(08/922,462)

12/03/1998 AT&T AHM 00000007 08922462

01 FC:203  
02 FC:202

54.00 OP  
39.00 OP